

## ***Southside Virginia Tobacco Loan Forgiveness Program***

- **What is the purpose of the Southside Tobacco Loan Forgiveness Program:** To provide new life and employment opportunities for the communities within Southside Virginia by rewarding native residents who complete a 4-year college degree then, become employed full-time in one of the twenty-four (24) qualifying localities in the Southside Virginia region. The program assists with tuition *and academic fees ONLY*. ***It is a residence-based program -- not need-based. Information regarding family income will not be requested.***
- **Who Is Eligible To Apply:** Any resident of Southside VA region who is enrolled in a Bachelor's degree-seeking program at an accredited 4-year college or university. It does not matter what field of study in which the applicant is enrolled.

These localities include the following counties and cities: COUNTIES: Amelia, Appomattox, Bedford, Brunswick, Buckingham, Campbell, Charlotte, Cumberland, Dinwiddie, Franklin, Greenville, Halifax, Henry, Lunenburg, Mecklenburg, Nottoway, Patrick, Pittsylvania, Prince Edward, Sussex, and CITIES: Bedford, Danville, Emporia, and Martinsville. Applicants must be a citizen of the United States and must have resided in Virginia for a minimum of 12 months. **Student from other localities or states who are attending a college or university in the Southside Virginia region are not considered permanent residents of these localities.**

- **When Can I Apply:** The Southside Tobacco Loan Forgiveness application and its criteria open online
  1. 8:00 AM February 28, 2011 **FOR RENEWAL STUDENTS ONLY** and will remain open until 12:00 AM (midnight) March 20, 2011. Support documentation must be received within 30 days after the DocuSign envelope is sent.
  2. 8:00 AM April 18, 2011 **FOR FIRST-TIME APPLICANTS ONLY** and will remain open until 12:00 AM (Midnight) May 18, 2011. Support documentation must be received within 30 days after the DocuSign envelope is sent.
  3. Should funds remain after these applications are processed, the application process will open online after July 1, 2011 **FOR ANYONE WHO HAS NOT ENTERED AN APPLICATION.**

The application process will close as soon as all funds are awarded. Please monitor the VA Tobacco Commission website to determine the availability of funds prior to the start date of each funding cycle. **ALL AWARDS ARE DEPENDENT UPON THE AVAILABILITY OF FUNDING FROM THE VIRGINIA TOBACCO COMMISSION.**

- **How Do I Qualify?** Persons who are interested in receiving assistance through the Southside Tobacco Loan Forgiveness Program must:
  - Be a U.S. national, or permanent legal resident of the United States;
  - Be a current resident of Southside Virginia. Applicants must have resided in Virginia for a minimum of 12 months and have no ties with any other state such as driver's license, auto registration, voter registration, or tax payments.
  - Be enrolled in a **Bachelor's degree program** at an accredited 4-year college or university -- in-state or out-of-state; public or private. **Only students enrolled in a Bachelor's degree program are eligible for the award.** Special directives are available for students seeking licensure through the VDOE Alternate Route to Licensure. The applicant must be employed by a VA public school system under a Provisional License and using these funds to satisfy the requirements set forth by VA

**DOE. Funds cannot be used for endorsement(s) to an existing license nor for recertification.**

**One exception has been made to the Bachelor's degree requirement :** Students who are enrolled in a **2-year degree program at a 4-year college or university** will be eligible to receive funding through the Southside Tobacco Loan Forgiveness Program, provided that the 2-year degree-program is not offered at the local community college serving that individual student.

- Submit an online application at by typing **tobacco.swcenter.edu** into Internet Explorer 8.0 or better during the specific funding cycle.
  - **Please note, the application process is subject to being closed prior to any stated deadline as the result of the depletion of funds.**
  - Provide an official transcript from the last school attended to serve as documentation of cumulative GPA. High school graduates need to submit a cumulative grade report from the high school that shows GPA as based on a 4.0 or 5.0 scale.
  - Sign a promissory note that covers the completion of a Bachelor's degree from the point of application (1-4 years). In so doing, applicants agree to obtain employment in Southside Virginia to receive forgiveness or else payback the monies awarded from the Southside Virginia Tobacco Forgiveness Loan as stated in the promissory note.
  - Mail support documentation to reach the Southside Tobacco Loan Forgiveness Program by the close of business on the date specified in the directions for the support documents.
- **Do I have to attend an in-state college or university?**

The award can be used at any accredited 4-year college or university, in-state or out-of-state. However, the applicant can have no ties to the other state, including driver's license, voter registration, tax payments, etc. Students who are receiving in-state tuition at a college or university outside of Virginia are deemed to have established ties to the other state.

- **How are awards made?**

Applicants can expect to receive an award if the following requirements are met:

1. residence requirements;
2. enrollment in a Bachelor's degree program at a 4-year college or university;
3. cumulative GPA from the previous fall semester with only GPA's above 2.0 being eligible for an award; and,
4. good academic standing with the college/university at the end of the previous fall semester.

All awards are dependent upon the VA Tobacco Scholarship and Loans Program Office receiving funds from the VA Tobacco Commission.

- **What is the amount of the award?**

Beginning with the 2011-2012 funding cycle, the Southside Virginia Tobacco Forgiveness Loan:

- Pays up to **\$4,130** per year for tuition and fees at an accredited in-state or out-of-state public or private 4-year college or university for students enrolled in **15 undergraduate credit hours per semester** or **9 graduate credit hours per semester**.

- Pays up to **\$2,060** per year for tuition and fees at an accredited in-state or out-of-state public or private 4-year college or university for students enrolled in **less than 15 undergraduate** semester credit hours or **less than 9 graduate** credit hours **per semester**.

*Applicants who are enrolled on a quarter basis must carry a minimum of 45 undergraduate quarter hours or 27 graduate quarter hours. Any enrollment that is less than these numbers will change the award to ½ or the full award.*

Due to the fact that funding is received on a fiscal year basis, the funding cycle for the 2011-2012 Southside Virginia Tobacco Loan Forgiveness Program includes the **Fall semester of the 2011, Spring 2012 and Summer 2011** semesters of the second year.

- **Can I use this award for books, housing, commuting expenses, etc?**

The Southside Tobacco Loan Forgiveness award can be used for tuition and fees **ONLY**. It does not cover books, housing, commuting expenses, etc.

- **How is this award applied if I receive a Pell Grant, Scholarships or Employer-Sponsored tuition, and/or other grants that do not have to be paid back?**

This type of assistance is called “gifted assistance”. **ALL** other gifted assistance must be applied to a student’s account **before** the Southside Tobacco Loan Forgiveness Program award is applied. Eligibility for funding is based on the Southside Loan Forgiveness Program serving as a “last dollar” program not intended to replace or substitute for any other awarded gift assistance. A student can also opt to use the Southside Tobacco Loan Forgiveness award instead of Federal Student Loans. He/she must inform the financial aid advisor of this decision.

- **What is the purpose of the Information Release Form and the Student Authorization Form?**

As the result of the Federal Privacy Act 1988, no information can be provided to anyone other than the applicant provided he/she is over the age of 18. The Information Release Form (**IRF**) found in the packet of support documents must be completed by **ALL** applicants who are now required to submit the name of one other person on the Information Release Form along with a working e-mail address. The availability of this information will assist us to insure that important notices are received by everyone, especially those notices regarding the availability of funds.

The Student Authorization Form (**SAF**) now located in the DocuSign, Inc. envelope of Support Documents must be completed and returned to the VA Tobacco Scholarship and Loan Programs Office so that the college or university can share the student’s account information in the form of an invoice. Even though this document is included in the Support Documents packet, it will be activated **ONLY** after the online workshop is completed by the applicant.

**Should all existing funds be awarded or depleted at any time during the funding cycle, the date received on the e-mail alerting the staff of the VA Tobacco Scholarship and Loan Programs Office that the student has completed the online workshop will determine who receives an award.**

## AFTER AN AWARD

- **How do I acquire “forgiveness” for my award(s)?**

The Southside Tobacco Loan Forgiveness Program accepts one year of documented full-time employment (minimum of 30 hours) in one of the counties in the Southside Virginia region as qualification for one year of loan forgiveness. Forgiveness or repayment begins 12 months after a degree is received. Award recipients may not receive assistance and be granted “forgiveness” in the same year. They must also work a full year in order to receive forgiveness for a year. For example, a student who is working full-time and receiving assistance during the 2010-2011 academic year can’t use that year of employment to forgive the assistance he/she received during that academic year. He/she must work the full 2011-2012 year before forgiveness will be awarded.

- **Am I eligible to apply for the Southside Tobacco Loan Forgiveness Program throughout my education, i.e. Bachelor’s and Master’s, degrees?**

The Southside Tobacco Loan Forgiveness Program is available only to applicants enrolling/enrolled in a Bachelor’s degree program. Further, assistance from this program can be used to complete **ONLY** one degree or 4 years **whichever comes first**. Lifetime program benefit is restricted to the completion of one degree program.

- **What do I need to do to insure receiving my award for both the Fall and Spring semesters?**

You must submit a copy of your schedule for each semester. This documentation must be received within 14 days after enrollment for each semester.

- **What happens to forgiveness or repayment if I complete an undergraduate degree and go directly into a Master’s degree program?**

Forgiveness and repayment are deferred until the award recipient (1) graduates or (2) is no longer enrolled in qualifying college courses. Repayment will not begin until 12 months after the Master’s degree is completed. Forgiveness will begin when the award recipient meets the employment requirement for forgiveness.

- **What happens if I am unable to honor my intent to return to and become employed in the Southside Virginia localities?**

At that point, repayment becomes the course you must take. Loan terms are 6% simple interest with payment beginning 12 months after program completion or failure to enroll in future credit courses, with a minimum payment of \$100 per month and a maximum term of 10 years to repay. It is the responsibility of the student to keep the Southside Tobacco Loan Forgiveness Program updated as to changes in personal information, (i. e. change of address, graduation, dropping out of school, et. al). **Students are responsible for finding their own jobs after graduation.**

### **How do I contact the Virginia Tobacco Scholarship and Loan Programs Office?**

The Virginia Tobacco Scholarship and Loan Programs Office is housed in the Southwest Virginia Higher Education Center in Abingdon, VA. The physical address is One Partnership Circle and the mailing address is P. O. Box 1987, Abingdon, VA 24212-1987.

Paul Farrar, the Southside Tobacco Loan Forgiveness Program Coordinator, is housed in the Southern Virginia Higher Education Center, 820 Bruce Street, in South Boston, VA. He can be reached Monday through Friday, 9:00 AM – 5:00 PM at (434) 572-5484 or by sending an e-mail to [pfarrar@swcenter.edu](mailto:pfarrar@swcenter.edu).

The VA Tobacco Scholarship/Loan Programs Office staff members are available from 8 AM – 5:30 PM, Monday through Friday. E-mails are answered daily at [tobacco@swcenter.edu](mailto:tobacco@swcenter.edu). Phone messages are returned within 48 hours during the week. Staff can be reached at (276) 619-4364.

**SOUTHSIDE TOBACCO LOAN FORGIVENESS PROGRAM  
PO BOX 1987  
ONE PARTNERSHIP CIRCLE (24210)  
ABINGDON, VA 24212-1987**